



# Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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**BHC Name** [TD GROUP US HOLDINGS LLC](#)

**City/State** [WILMINGTON, DE](#)

## Bank Holding Company Information

Federal Reserve District: [3](#)

Consolidated Assets (\$000): [514,167,904](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [2](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

<a href="#">TD GROUP US HOLDINGS LLC</a>
<a href="#">251 LITTLE FALLS DRIVE</a>
<a href="#">WILMINGTON, DE 19808</a>

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## Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000) .....	508,673,006			439,996,074			462,092,155			386,937,771			381,442,699																	
Net income (\$000) .....	1,934,246			837,514			3,963,649			3,863,665			3,450,112																	
Number of BHCs in peer group .....	131			127			128			125			118																	
<b>Earnings and Profitability:</b>																														
<b>Percent of Average Assets</b>																														
Net interest income (tax equivalent) .....	1.59	2.65	9	2.04	2.84	14	1.87	2.77	13	2.30	3.01	20	2.19	3.08	16															
+ Non-interest income .....	0.65	1.11	28	0.66	1.14	27	0.99	1.21	46	0.88	1.32	36	0.86	1.31	32															
- Overhead expense .....	1.51	2.24	9	1.49	2.63	5	1.47	2.57	5	1.76	2.69	12	1.75	2.71	8															
- Provision for credit losses .....	-0.11	-0.15	49	0.89	0.85	57	0.58	0.51	61	0.33	0.15	88	0.30	0.14	84															
+ Securities gains (losses) .....	0	0.01	45	0	0.03	37	0	0.02	34	0	0.01	19	0.01	0	91															
+ Other tax equivalent adjustments .....	0	0	16	0	0	80	0	0	79	0	0	71	0	0	45															
= Pretax net operating income (tax equivalent) .....	0.85	1.79	6	0.32	0.64	21	0.82	1.04	31	1.12	1.56	16	1.01	1.57	10															
Net operating income .....	0.76	1.36	9	0.38	0.48	32	0.86	0.81	51	1	1.19	23	0.90	1.24	18															
Net income .....	0.76	1.35	9	0.38	0.50	32	0.86	0.82	51	1	1.19	23	0.90	1.24	19															
Net income (Subchapter S adjusted) .....				2.16			0.93			1.18			1.17			1.42														
<b>Percent of Average Earning Assets</b>																														
Interest income (tax equivalent) .....	1.88	3.14	6	2.80	3.78	8	2.41	3.55	7	3.80	4.41	15	3.57	4.24	14															
Interest expense .....	0.17	0.27	27	0.57	0.66	42	0.38	0.52	32	1.28	1.08	73	1.16	0.86	76															
Net interest income (tax equivalent) .....	1.71	2.85	9	2.24	3.10	15	2.04	3.01	12	2.53	3.33	21	2.41	3.38	16															
<b>Losses, Allowance, and Past Due + Nonaccrual</b>																														
Net loan and lease losses / Average loans and leases .....	0.38	0.13	91	0.73	0.28	88	0.64	0.27	89	0.71	0.21	90	0.65	0.22	90															
Earnings coverage of net loan and lease losses (X) .....	5.64	4.52	24	4.18	21.56	21	5.76	22.91	27	4.90	24.40	22	4.96	21.75	21															
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.86	1.39	80	2.01	1.51	81	2.19	1.58	80	1.36	0.83	88	1.34	0.90	85															
Allowance for loan and lease losses / Total loans and leases .....	1.85	1.37	82	2	1.48	82	2.18	1.55	82	1.36	0.81	88	1.34	0.89	86															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.66	0.63	60	0.74	0.66	63	0.68	0.71	51	0.75	0.57	71	0.94	0.61	83															
30-89 days past due loans and leases / Total loans and leases .....	0.40	0.27	78	0.57	0.36	76	1.09	0.39	92	0.69	0.43	80	0.61	0.44	78															
<b>Liquidity and Funding</b>																														
Net noncore funding dependence .....	-42.35	-1.82	2	13.17	6.94	71	3.95	3.20	57	23.41	14.45	78	29.74	16.62	83															
Net short-term noncore funding dependence .....	-45.32	-8.21	5	11.81	-2.29	88	2.57	-4.76	77	23.17	3.38	94	28.21	4.66	98															
Net loans and leases / Total assets .....	32.68	59.81	8	36.63	63.21	10	33.56	61.58	9	39.63	63.77	11	39.75	63.98	11															
<b>Capitalization</b>																														
Tier 1 leverage ratio .....	8.05	9.11	21	8.49	9.03	37	8.33	9.13	29	9.43	9.76	46	9.22	9.71	39															
Holding company equity capital / Total assets .....	11.19	10.88	56	11.72	11.06	59	11.59	11.16	59	12.98	12.43	57	12.83	12.22	64															
Total equity capital (including minority interest) / Total assets .....	11.19	11.01	53	11.72	11.18	57	11.59	11.29	58	12.98	12.57	56	12.83	12.27	64															
Common equity tier 1 capital / Total risk-weighted assets .....	17.69	12.69	93	16.32	12.01	88	17.03	12.38	90	16.20	12.17	87	16.25	12.12	87															
Net loans and leases / Equity capital (X) .....	2.92	5.51	5	3.12	5.78	7	2.90	5.58	8	3.05	5.21	10	3.10	5.29	10															
Cash dividends / Net income .....	12.92	25.30	26	29.85	60.26	28	12.61	42.30	15	12.94	33.12	16	7.25	27.31	17															
Cash dividends / Net income (Subchapter S adjusted) .....		-21.71			61.66			-0.65			-12.02			17.36																
<b>Growth Rates</b>																														
Assets .....	8.10	9.29	53	23.11	17.07	74	24.16	16.68	72	4.84	9.26	44	2.32	7	28															
Equity capital .....	3.15	9.31	19	5.92	6.16	54	10.84	6.99	74	6.08	10.49	38	4.26	7.89	45															
Net loans and leases .....	-3.55	0.79	38	10.32	13.26	48	5.12	9.07	37	4.54	9.10	38	1.72	7.89	18															
Noncore funding .....	-67.66	-23.76	2	23.04	-2.41	83	22.70	-12.18	87	4.18	6.59	49	6.28	10.67	48															
<b>Parent Company Ratios</b>																														
Short-term debt / Equity capital .....	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37															
Long-term debt / Equity capital .....	0	11.05	11	0	13.39	12	0	13.56	10	0	13.04	13	0	13.37	15															
Equity investment in subsidiaries / Equity capital .....	99.89	103.07	34	99.94	103.11	32	99.90	102.81	31	99.88	103.22	32	83.88	103.10	2															
Cash from ops + noncash items + op expense / Op expense + dividends .....	30.23	130.64	13	54.61	154.33	16	54.61	147.24	8	135.02	190.27	31	239.03	174.91	80															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	3,439,445	3,874,916	7,468,025	8,203,251	7,484,108	-11.24	22.00
Income from lease financing receivables.....	46,810	52,306	102,313	98,656	77,717	-10.51	59.33
Fully taxable income on loans and leases.....	3,366,615	3,784,136	7,302,853	7,951,549	7,228,046	-11.03	22.78
Tax-exempt income on loans and leases.....	119,640	143,086	267,485	350,358	333,779	-16.39	12.43
Estimated tax benefit on income on loans and leases.....	35,267	30,140	70,579	62,217	76,398	17.01	-86.57
Income on loans and leases (tax equivalent).....	3,521,522	3,957,362	7,640,917	8,364,124	7,638,223	-11.01	13.19
Investment interest income (tax equivalent).....	703,648	1,173,731	1,904,629	3,341,665	3,047,367	-40.05	-8.37
Interest on balances due from depository institutions.....	40,450	77,915	101,626	243,179	250,376	-48.08	-18.13
Interest income on other earning assets.....	164,396	415,316	612,113	1,440,504	1,429,205	-60.42	1590.10
Total interest income (tax equivalent).....	4,430,016	5,624,324	10,259,285	13,389,472	12,365,171	-21.23	12.49
Interest on time deposits of \$250K or more .....	6,941	22,203	32,057	64,731	45,998	-68.74	
Interest on time deposits < \$250K.....	3,083	24,050	31,891	68,625	31,567	-87.18	
Interest on foreign office deposits .....	0	0	0	0	0		-100.00
Interest on other deposits .....	168,160	704,910	970,349	2,863,905	2,479,632	-76.14	-47.20
Interest on other borrowings and trading liabilities.....	218,160	386,443	561,720	1,491,842	1,452,106	-43.55	290.30
Interest on subordinated debt and mandatory convertible securities .....	1,463	1,463	2,926	2,926	2,926	0.00	-79.91
Total interest expense.....	397,807	1,139,069	1,598,943	4,492,029	4,012,229	-65.08	-2.72
Net interest income (tax equivalent).....	4,032,209	4,485,255	8,660,342	8,897,443	8,352,942	-10.10	14.25
Non-interest income.....	1,656,284	1,443,752	4,584,121	3,412,563	3,270,053	14.72	79.51
Adjusted operating income (tax equivalent) .....	5,688,493	5,929,007	13,244,463	12,310,006	11,622,995	-4.06	27.78
Overhead expense.....	3,837,890	3,274,874	6,810,136	6,813,581	6,691,231	17.19	30.45
Provision for credit losses.....	-291,698	1,950,339	2,667,324	1,260,298	1,127,359		
Securities gains (losses) .....	444	861	5,744	-7,628	56,168	-48.43	
Other tax equivalent adjustments .....	-1	3	2	1	0		
Pretax net operating income (tax equivalent).....	2,174,044	702,923	3,787,935	4,344,716	3,860,610	209.29	129.10
Applicable income taxes .....	204,531	-164,735	-246,298	418,830	334,096		135.13
Tax equivalent adjustments .....	35,267	30,144	70,584	62,221	76,402	17.00	-43.15
Applicable income taxes (tax equivalent).....	239,798	-134,591	-175,714	481,051	410,498		60.91
Minority interest .....	0	0	0	0	0		-100.00
Net income before discontinued operations, net of minority interest .....	1,934,246	837,514	3,963,649	3,863,665	3,450,112	130.95	146.72
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	1,934,246	837,514	3,963,649	3,863,665	3,450,112	130.95	146.72
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	1,934,246	837,514	3,963,649	3,863,665	3,450,112	130.95	141.81
Investment securities income (tax equivalent).....	703,648	1,173,731	1,904,629	3,341,665	3,047,367	-40.05	-8.37
US Treasury and agency securities (excluding mortgage-backed securities) .....	4,578	117,959	99,743	457,764	429,853	-96.12	-91.98
Mortgage-backed securities .....	403,468	547,220	988,471	1,268,875	1,145,039	-26.27	-9.70
All other securities .....	295,602	508,552	816,415	1,615,026	1,472,475	-41.87	11.97
Cash dividends declared .....	250,000	250,000	500,000	500,000	250,000	0.00	
Common .....	250,000	250,000	500,000	500,000	250,000	0.00	
Preferred .....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	1.74	2.92	6	2.56	3.46	8	2.22	3.27	8	3.46	4	16	3.24	3.87	15
Less: Interest expense .....	0.16	0.25	27	0.52	0.61	42	0.35	0.48	33	1.16	0.98	71	1.05	0.79	74
Equals: Net interest income (tax equivalent) .....	1.59	2.65	9	2.04	2.84	14	1.87	2.77	13	2.30	3.01	20	2.19	3.08	16
Plus: Non-interest income .....	0.65	1.11	28	0.66	1.14	27	0.99	1.21	46	0.88	1.32	36	0.86	1.31	32
Equals: adjusted operating income (tax equivalent) .....	2.24	3.82	3	2.70	4.05	4	2.87	4.04	5	3.18	4.41	6	3.05	4.46	5
Less: Overhead expense .....	1.51	2.24	9	1.49	2.63	5	1.47	2.57	5	1.76	2.69	12	1.75	2.71	8
Less: Provision for credit losses .....	-0.11	-0.15	49	0.89	0.85	57	0.58	0.51	61	0.33	0.15	88	0.30	0.14	84
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	47	0	0	46	0	0	97	0	0	5
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	46	0	0.03	39	0	0.02	34	0	0.01	19	0.01	0	91
Plus: other tax equivalent adjustments .....	0	0	16	0	0	80	0	0	79	0	0	71	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	0.85	1.79	6	0.32	0.64	21	0.82	1.04	31	1.12	1.56	16	1.01	1.57	10
Less: Applicable income taxes (tax equivalent) .....	0.09	0.41	4	-0.06	0.16	11	-0.04	0.23	5	0.12	0.36	4	0.11	0.33	6
Less: Minority interest .....	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	0.76	1.36	9	0.38	0.48	32	0.86	0.81	51	1	1.19	23	0.90	1.24	18
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	0.76	1.35	9	0.38	0.50	32	0.86	0.82	51	1	1.19	23	0.90	1.24	19
Memo: Net income (last four quarters) .....	1.02	1.25	28	0.65	0.81	28	0.86	0.82	51	1	1.19	22	0.90	1.24	18
Net income—BHC and noncontrolling (minority) interest .....	0.76	1.37	8	0.38	0.50	32	0.86	0.83	51	1	1.20	23	0.90	1.25	18
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	92.83	93.15	46	91.18	91.74	44	92	92.32	44	91.02	91.05	50	90.72	91.48	40
Average interest-bearing funds / Average assets .....	74.71	62.32	88	74.64	65.48	82	74.67	64.06	83	74.23	65.57	81	72.61	65.56	77
Interest income (tax equivalent) / Average earning assets .....	1.88	3.14	6	2.80	3.78	8	2.41	3.55	7	3.80	4.41	15	3.57	4.24	14
Interest expense / Average earning assets .....	0.17	0.27	27	0.57	0.66	42	0.38	0.52	32	1.28	1.08	73	1.16	0.86	76
Net interest income (tax equivalent) / Average earning assets .....	1.71	2.85	9	2.24	3.10	15	2.04	3.01	12	2.53	3.33	21	2.41	3.38	16
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.05	4.05	55	4.62	4.44	67	4.41	4.27	65	5.22	5.09	63	5	4.95	60
Interest-bearing bank balances .....	0.11	0.11	50	0.41	0.50	40	0.24	0.27	45	1.90	2.04	40	1.61	1.64	45
Federal funds sold and reverse repos .....	0.31	0.26	70	1.29	0.94	75	0.82	0.68	65	2.61	2.44	68	2.31	2.17	68
Trading assets .....	1.65	0.42	85	2.26	0.67	81	1.89	0.60	81	2.71	0.99	81	2.84	1.11	78
Total earning assets .....	1.86	3.11	6	2.79	3.74	7	2.40	3.51	7	3.78	4.36	15	3.55	4.20	14
Investment securities (tax equivalent) .....	0.84	1.80	3	1.73	2.51	4	1.25	2.25	1	2.67	2.76	45	2.51	2.68	37
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.02	1.28	3	0.81	2.01	8	0.25	1.75	2	2.02	2.32	34	1.89	2.05	41
Mortgage-backed securities .....	1.24	1.56	18	1.82	2.33	12	1.60	2.05	14	2.60	2.61	51	2.54	2.50	54
All other securities .....	0.95	2.91	6	1.89	3.48	8	1.46	3.24	5	2.93	4.06	13	2.64	4.20	11
Interest-bearing deposits .....	0.11	0.24	24	0.56	0.70	40	0.36	0.53	31	1.30	1.10	69	1.15	0.81	79
Time deposits of \$250K or more .....	0.91	0.76	66	1.58	1.67	39	1.30	1.42	37	2.09	1.96	58	1.71	1.44	71
Time deposits < \$250K .....	0.19	0.72	3	1.06	1.58	13	0.77	1.36	7	1.41	1.82	26	0.85	1.29	20
Other domestic deposits .....	0.11	0.17	34	0.53	0.50	61	0.35	0.36	52	1.27	0.93	80	1.14	0.67	83
Foreign deposits .....		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos .....	0.18	0.19	67	0.96	0.85	70	0.58	0.62	62	2.47	1.86	77	2.18	1.51	76
Other borrowed funds and trading liabilities .....	1.95	1.31	75	2.57	1.62	86	2.06	1.50	79	2.91	2.38	78	2.69	2.28	78
All interest-bearing funds .....	0.21	0.40	18	0.69	0.92	28	0.46	0.74	20	1.56	1.49	64	1.45	1.19	73

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018				
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....	1,656,284		1,443,752		4,584,121		3,412,563		3,270,053			
Fiduciary activities income .....	85,027		85,293		169,213		202,131		251,008			
Service charges on deposit accounts - domestic .....	517,696		479,038		977,646		1,196,352		1,165,226			
Trading revenue.....	-73,846		-77,521		-164,238		56,559		-33,983			
Investment banking fees and commissions.....	610,026		328,953		634,133		386,276		338,390			
Insurance activities revenue.....	9		25		45		-13		701			
Venture capital revenue.....	9,448		2,543		5,090		6,797		1,991			
Net servicing fees .....	7,393		-5,185		-7,135		4,042		5,199			
Net securitization income .....	0		0		0		0		0			
Net gains (losses) on sales of loans, OREO, other assets.....	78,498		21,314		126,138		38,371		42,469			
Other non-interest income.....	422,033		609,292		2,843,229		1,522,048		1,499,052			
Total overhead expenses .....	3,837,890		3,274,874		6,810,136		6,813,581		6,691,231			
Personnel expense.....	1,567,068		1,432,980		2,917,722		2,870,004		2,811,679			
Net occupancy expense.....	574,744		422,785		950,521		800,190		794,956			
Goodwill impairment losses .....	0		0		0		0		0			
Amortization expenses and impairment loss (other intangible assets).....	33,916		48,247		88,408		120,808		139,866			
Other operating expenses.....	1,662,162		1,370,862		2,853,485		3,022,579		2,944,730			
Fee income on mutual funds and annuities.....	44,508		33,093		64,611		65,893		58,781			
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities .....	0		0		0		0		0			
Number of equivalent employees .....	25,588		26,928		26,497		26,840		27,333			
Average personnel expense per employee.....	61.24		53.22		110.12		106.93		102.87			
Average assets per employee.....	19,879.36		16,339.72		17,439.41		14,416.46		13,955.39			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....	2.69	2.15	62	2.29	2.20	57	1.41	2.02	47	1.93	2.72	46
Overhead expenses / Net Interest Income + non-interest income .....	67.89	59.03	81	55.52	63.28	27	51.69	62.28	16	55.63	61.29	26
<b>Percent of Average Assets</b>												
Total overhead expense .....	1.51	2.24	9	1.49	2.63	5	1.47	2.57	5	1.76	2.69	12
Personnel expense.....	0.62	1.25	3	0.65	1.31	4	0.63	1.30	3	0.74	1.41	5
Net occupancy expense.....	0.23	0.24	42	0.19	0.26	18	0.21	0.26	21	0.21	0.28	19
Other operating expenses.....	0.67	0.73	50	0.65	0.99	22	0.64	0.94	24	0.81	0.97	45
Overhead less non-interest income .....	0.86	1.10	26	0.83	1.36	16	0.48	1.25	11	0.88	1.32	22
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....	67.47	58.45	82	55.23	62.83	25	51.42	61.82	17	55.35	60.64	27
Personnel expense.....	27.55	33.10	23	24.17	32.43	11	22.03	32.36	7	23.31	32.39	10
Net occupancy expense.....	10.10	6.33	92	7.13	6.65	58	7.18	6.58	60	6.50	6.52	51
Other operating expenses.....	29.82	18.60	94	23.94	23.06	71	22.21	22.28	68	25.54	21.20	78
Total non-interest income .....	29.12	28.18	58	24.35	27.40	47	34.61	28.83	67	27.72	29.23	59
Fiduciary activities income .....	1.49	2.24	44	1.44	2.10	46	1.28	2.09	45	1.64	1.97	53
Service charges on domestic deposit accounts .....	9.10	3.19	97	8.08	3.35	96	7.38	3.27	96	9.72	3.88	96
Trading revenue.....	-1.30	0.72	3	-1.31	1.60	2	-1.24	1.28	0	0.46	1.18	52
Investment banking fees and commissions.....	10.72	2.52	90	5.55	2.64	82	4.79	2.46	82	3.14	3.54	72
Insurance activities revenue.....	0	0.37	22	0	0.39	27	0	0.41	24	0	0.47	0
Venture capital revenue.....	0.17	0.02	90	0.04	0	93	0.04	0.01	89	0.06	0.02	88
Net servicing fees .....	0.13	0.55	45	-0.09	-0.20	29	-0.05	0.01	27	0.03	0.28	41
Net securitization income .....	0	0.01	44	0	0	46	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	1.38	3.83	38	0.36	2.89	28	0.95	3.92	36	0.31	1.86	23
Other non-interest income.....	7.42	9.26	45	10.28	9.31	66	21.47	9.65	88	12.36	10.04	70
Overhead less non-interest income .....	38.35	29.94	73	30.88	34.19	39	16.81	31.93	14	27.63	31.06	34
Applicable income taxes / Pretax net operating income (tax equivalent).....	9.41	21.54	3	-23.44	18.39	2	-6.50	18.63	3	9.64	20.56	3
Applicable income tax + TE / Pretax net operating income + TE .....	11.03	23.10	3	-19.15	22.75	0	-4.64	21.18	2	11.07	23.23	1

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans .....	65,141,097	66,539,074	67,225,519	64,265,138	60,571,320	-2.10	16.27	
Commercial and industrial loans .....	35,192,704	42,994,442	37,539,120	33,290,862	33,693,196	-18.15	18.32	
Loans to individuals .....	37,639,885	37,961,272	39,010,532	40,557,283	37,369,537	-0.85	21.91	
Loans to depository institutions and acceptances of other banks .....	83	179	0	0	0	-53.63	50.91	
Agricultural loans .....	131,480	151,493	149,859	148,892	155,258	-13.21	-12.80	
Other loans and leases .....	33,103,686	30,128,662	30,113,755	25,918,768	25,231,182	9.87	50.25	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	171,208,935	177,775,122	174,038,785	164,180,943	157,020,493	-3.69	23.32	
Less: Allowance for loan and lease losses .....	3,175,569	3,558,982	3,794,724	2,235,470	2,105,134	-10.77	90.34	
Net loans and leases .....	168,033,366	174,216,140	170,244,061	161,945,473	154,915,359	-3.55	22.51	
Debt securities that reprice or mature in over 1 year .....	113,004,091	88,484,880	90,228,938	85,447,754	90,775,253	27.71	76.41	
Mutual funds and equity securities .....	108,417	118,393	100,292	38,530	12,500	-8.43	2016.28	
Subtotal .....	281,145,874	262,819,413	260,573,291	247,431,757	245,703,112	6.97	39.72	
Interest-bearing bank balances .....	74,966,203	52,996,774	65,280,903	11,761,067	15,389,005	41.45	384.43	
Federal funds sold and reverse repos .....	40,237,297	41,087,035	51,787,452	52,745,028	38,656,227	-2.07		
Debt securities that reprice or mature within 1 year .....	65,640,397	62,244,001	78,748,212	45,534,123	34,107,632	5.46	125.04	
Trading assets .....	12,182,198	14,951,977	11,298,402	12,086,812	17,910,555	-18.52	40862.33	
Total earning assets .....	474,171,969	434,099,200	467,688,260	369,558,787	351,766,531	9.23	92.84	
Non-interest-bearing cash and due from depository institutions .....	3,174,377	2,940,164	3,310,173	3,114,593	2,913,243	7.97	76.30	
Premises, fixed assets, and leases .....	4,934,562	4,492,653	4,867,478	4,537,314	2,602,185	9.84	86.75	
Other real estate owned .....	46,137	42,837	37,869	50,626	45,388	7.70	-53.59	
Investment in unconsolidated subsidiaries .....	11,115,005	9,443,901	11,156,712	9,151,779	8,426,906	17.70	500.08	
Intangible and other assets .....	20,725,854	24,612,155	20,266,737	22,191,563	23,994,269	-15.79	-13.44	
Total assets .....	514,167,904	475,630,910	507,327,229	408,604,662	389,748,522	8.10	86.14	
Quarterly average assets .....	510,733,260	462,347,599	494,316,665	397,573,719	382,915,011	10.47	86.43	
Average loans and leases (YTD) .....	173,745,666	171,159,630	173,159,771	160,271,698	152,640,694	1.51	28.60	
<b>Memoranda</b>								
Loans held-for-sale .....	447,765	323,087	459,568	179,749	92,515	38.59	319.56	
Loans not held-for-sale .....	170,761,170	177,452,035	173,579,217	164,001,194	156,927,978	-3.77	23.10	
Real estate loans secured by 1–4 family .....	36,312,280	37,392,052	37,765,295	36,047,137	33,457,832	-2.89	17.79	
Commercial real estate loans .....	28,816,703	29,132,586	29,447,200	28,198,674	27,091,144	-1.08	14.59	
Construction and land development .....	2,923,965	2,893,787	3,054,745	2,393,959	2,234,945	1.04	9.81	
Multifamily .....	4,921,293	4,649,358	4,780,245	4,483,057	3,803,623	5.85	69.13	
Nonfarm nonresidential .....	20,971,445	21,589,441	21,612,210	21,321,658	21,052,576	-2.86	7.13	
Real estate loans secured by farmland .....	12,113	14,436	13,024	19,327	22,344	-16.09	-74.33	
Total investment securities .....	178,752,905	150,847,274	169,077,442	131,020,407	124,895,385	18.50	91.74	
U.S. Treasury securities .....	48,497,372	33,118,673	42,719,317	19,620,542	19,455,615	46.44	259.31	
US agency securities (excluding mortgage-backed securities) .....	895,665	2,000,825	930,936	3,282,471	3,536,050	-55.24	-68.36	
Municipal securities .....	100	200	200	305	395	-50.00	-83.22	
Mortgage-backed securities .....	66,517,127	62,530,945	65,195,237	52,929,939	45,043,054	6.37	79.44	
Asset-backed securities .....	31,329,902	31,934,765	29,008,900	35,893,227	35,576,038	-1.89	22.42	
Other debt securities .....	31,404,322	21,143,473	31,122,560	19,255,393	21,271,733	48.53	120.65	
Mutual funds and equity securities .....	108,417	118,393	100,292	38,530	12,500	-8.43	2016.28	
Available-for-sale securities .....	178,644,488	150,728,881	168,977,150	107,250,155	97,323,740	18.52	220.09	
U.S. Treasury securities .....	48,497,372	33,118,673	42,719,317	19,620,542	19,455,615	46.44	259.31	
US agency securities (excluding mortgage-backed securities) .....	895,665	2,000,825	930,936	3,282,471	3,536,050	-55.24	-68.33	
Municipal securities .....	100	200	200	305	395	-50.00	-83.22	
Mortgage-backed securities .....	66,517,127	62,530,945	65,195,237	32,386,448	20,902,914	6.37	316.01	
Asset-backed securities .....	31,329,902	31,934,765	29,008,900	33,860,567	32,901,050	-1.89	158.98	
Other debt securities .....	31,404,322	21,143,473	31,122,560	18,099,822	20,527,716	48.53	175.63	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation) .....				216,780	-445,549			
Available-for-sale securities appreciation (depreciation) .....	889,999	628,369	1,664,888	-35,112	-327,605	41.64		
Structured notes, fair value .....	0	0	0	0	0			
Pledged securities .....	12,274,170	11,039,724	11,643,737	10,414,765	10,420,537	11.18	7.92	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	23,592,262	20,516,898	21,544,762	15,551,668	14,738,692	14.99	77.23
NOW, ATS and transaction accounts .....	20,520,882	17,784,762	21,021,488	14,327,078	11,818,722	15.38	100.59
Time deposits less brokered deposits < \$250K .....	1,902,893	-128,947,285	-139,494,942	-103,002,263	-100,330,294		
MMDA and other savings accounts .....	335,268,837	304,022,255	326,536,764	247,293,955	238,419,402	10.28	68.56
Other non-interest-bearing deposits .....							
Core deposits .....	381,284,874	213,376,630	229,608,072	174,170,438	164,646,522	78.69	102.26
Time deposits of \$250K or more .....	1,351,432	2,290,267	1,776,900	3,026,994	2,926,143	-40.99	
Foreign deposits .....	0	0	0	0	0		-100.00
Federal funds purchased and repos .....	44,824,697	46,029,458	51,309,080	45,731,934	42,423,103	-2.62	2239.99
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	3,316,076	1,686,408	3,504,481	3,841,149	2,376,549	96.64	
Other borrowings w/remaining maturity of 1 year or less .....	3,159,346	4,683,929	3,496,188	7,643,805	5,504,840	-32.55	42750.21
Other borrowings w/remaining maturity over 1 year .....	7,887,580	3,104,108	3,089,096	99,046	3,114,535	154.10	148.60
Brokered deposits < \$250K .....	1,209,840	133,157,170	142,927,803	107,634,294	104,888,380	-99.09	
Noncore funding .....	61,748,971	190,951,340	206,103,548	167,977,222	161,233,550	-67.66	35.00
Trading liabilities .....	5,097,127	4,073,746	6,225,230	6,043,096	8,921,420	25.12	
Subordinated notes and debentures + trust preferred securities .....	26,300	26,300	26,300	26,300	26,300	0.00	-88.82
Other liabilities .....	8,488,688	11,438,681	6,573,068	7,345,540	4,921,119	-25.79	111.60
Total liabilities .....	456,645,960	419,866,697	448,536,218	355,562,596	339,748,911	8.76	91.46
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	30,917,895	30,917,895	30,917,895	30,917,895	30,917,895	0.00	28.77
Common surplus .....	2,619,128	2,619,128	2,619,128	2,619,128	2,619,128	0.00	0.31
Retained earnings .....	26,234,484	21,674,103	24,550,238	21,086,589	17,807,310	21.04	165.41
Accumulated other comprehensive income .....	1,300,437	2,303,087	2,453,750	168,454	-594,722	-43.54	77.80
Other equity capital components .....	-3,550,000	-1,750,000	-1,750,000	-1,750,000	-750,000		
Total holding company equity capital .....	57,521,944	55,764,213	58,791,011	53,042,066	49,999,611	3.15	54.47
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		-100.00
Total equity capital, including minority interest .....	57,521,944	55,764,213	58,791,011	53,042,066	49,999,611	3.15	52.46
Total liabilities and capital .....	514,167,904	475,630,910	507,327,229	408,604,662	389,748,522	8.10	86.14
<b>Memoranda</b>							
Non-interest-bearing deposits .....	65,670,758	56,868,121	57,702,226	41,445,546	40,606,021	15.48	73.89
Interest-bearing deposits .....	318,175,388	291,955,946	316,610,549	243,386,180	231,855,024	8.98	66.24
Total deposits .....	383,846,146	348,824,067	374,312,775	284,831,726	272,461,045	10.04	67.50
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	58,791,011	53,042,066	53,042,066	49,999,611	47,955,722		
Accounting restatements .....	0	0	0	-84,386	14,429		
Net income .....	1,934,246	837,514	3,963,649	3,863,665	3,450,112		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	0	0	0	0	0		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	1,800,000	0	0	1,000,000	750,000		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	250,000	250,000	500,000	500,000	250,000		
Change in other comprehensive income .....	-1,153,313	2,134,633	2,285,296	763,176	-420,652		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	57,521,944	55,764,213	58,791,011	53,042,066	49,999,611		

## Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	12.67	36.32	12	13.99	36.22	16	13.25	36.22	15	15.73	37.78	19	15.54	37.19	18
Commercial and industrial loans .....	6.84	12.25	17	9.04	14.99	21	7.40	13.52	17	8.15	12.02	30	8.64	12.85	31
Loans to individuals .....	7.32	3.48	82	7.98	3.53	82	7.69	3.40	82	9.93	4.20	80	9.59	4.31	82
Loans to depository institutions and acceptances of other banks .....	0	0.01	67	0	0.04	58	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.03	0.21	43	0.03	0.20	46	0.03	0.19	47	0.04	0.24	48	0.04	0.30	52
Other loans and leases.....	6.44	4.22	70	6.33	4.66	67	5.94	4.63	65	6.34	5.01	65	6.47	5	63
Net loans and leases.....	32.68	59.81	8	36.63	63.21	10	33.56	61.58	9	39.63	63.77	11	39.75	63.98	11
Debt securities over 1 year.....	21.98	17.61	68	18.60	14.01	76	17.79	15.55	63	20.91	14.60	85	23.29	14.63	88
Mutual funds and equity securities .....	0.02	0.06	49	0.02	0.05	51	0.02	0.05	45	0.01	0.06	42	0	0.06	34
Subtotal .....	54.68	78.32	6	55.26	78.43	10	51.36	78.16	9	60.56	79.65	13	63.04	79.97	12
Interest-bearing bank balances .....	14.58	9.11	83	11.14	6.78	81	12.87	7.51	84	2.88	3.06	58	3.95	3.04	67
Federal funds sold and reverse repos .....	7.83	0.52	93	8.64	0.86	91	10.21	0.82	91	12.91	1.57	90	9.92	1.66	88
Debt securities 1 year or less .....	12.77	1.53	98	13.09	1.83	97	15.52	1.68	97	11.14	1.91	96	8.75	1.96	93
Trading assets .....	2.37	0.60	89	3.14	1.09	88	2.23	1.01	87	2.96	1.19	83	4.60	1.33	84
Total earning assets.....	92.22	91.43	57	91.27	90.72	57	92.19	91.05	61	90.44	89.53	63	90.25	89.74	57
Non-interest cash and due from depository institutions.....	0.62	1.01	22	0.62	1.08	17	0.65	1.07	19	0.76	1.14	22	0.75	1.21	17
Other real estate owned.....	0.01	0.02	52	0.01	0.03	31	0.01	0.02	37	0.01	0.03	37	0.01	0.04	30
All other assets.....	7.16	7.50	47	8.11	8.16	50	7.16	7.82	40	8.79	9.27	44	9	8.98	51
<b>Memoranda</b>															
Short-term investments .....	35.17	12.01	95	32.87	10.58	92	38.60	11.17	95	26.93	7.63	90	22.62	7.80	88
U.S. Treasury securities.....	9.43	1.08	97	6.96	0.92	96	8.42	0.84	96	4.80	1.03	89	4.99	1.04	91
US agency securities (excluding mortgage-backed securities) .....	0.17	0.77	40	0.42	0.48	58	0.18	0.63	44	0.80	0.54	69	0.91	0.69	70
Municipal securities .....	0	1.72	15	0	1.45	16	0	1.69	17	0	1.34	15	0	1.62	15
Mortgage-backed securities .....	12.94	12.97	51	13.15	11.11	64	12.85	11.75	55	12.95	11.44	60	11.56	11.13	55
Asset-backed securities .....	6.09	0.38	98	6.71	0.27	99	5.72	0.32	96	8.78	0.28	99	9.13	0.33	98
Other debt securities .....	6.11	0.52	96	4.45	0.39	96	6.13	0.42	96	4.71	0.39	95	5.46	0.41	94
Loans held-for-sale.....	0.09	0.42	37	0.07	0.48	28	0.09	0.52	28	0.04	0.39	26	0.02	0.30	27
Loans held for investment .....	33.21	59.85	8	37.31	63.46	10	34.21	61.72	10	40.14	63.50	11	40.26	63.93	11
Real estate loans secured by 1–4 family .....	7.06	11.69	31	7.86	12.29	32	7.44	11.91	32	8.82	13.29	30	8.58	13.46	28
Revolving .....	1.26	1.45	53	1.55	1.80	51	1.38	1.66	51	1.84	2.07	51	2.08	2.27	52
Closed-end, secured by first liens .....	5.73	9.84	31	6.21	9.99	30	5.98	9.81	31	6.84	10.69	30	6.35	10.57	30
Closed-end, secured by junior liens .....	0.08	0.20	35	0.11	0.26	37	0.09	0.22	37	0.14	0.28	42	0.16	0.31	41
Commercial real estate loans .....	5.60	22.48	12	6.13	21.90	16	5.80	22.22	14	6.90	22.23	19	6.95	21.58	19
Construction and land development .....	0.57	3.35	16	0.61	3.32	20	0.60	3.40	19	0.59	3.44	19	0.57	3.51	18
Multifamily.....	0.96	3.31	23	0.98	3.07	23	0.94	3.12	22	1.10	3.01	27	0.98	2.72	31
Nonfarm nonresidential .....	4.08	14.81	14	4.54	14.50	18	4.26	14.72	17	5.22	14.69	22	5.40	14.44	22
Real estate loans secured by farmland.....	0	0.34	22	0	0.33	23	0	0.33	22	0	0.36	26	0.01	0.41	29

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	38.05	59.66	18	37.43	55.37	21	38.63	57.15	21	39.14	57.46	23	38.58	56.49	22
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	21.21	19.82	53	21.03	19.50	55	21.70	19.43	57	21.96	20.75	55	21.31	21.10	48
Real estate loans secured by 1–4 family.....	3.79	2.42	68	4.14	2.79	68	4.01	2.64	68	4.59	3.15	69	5.16	3.50	68
Revolving .....	17.42	17.22	54	16.90	16.49	50	17.69	16.59	56	17.37	17.39	51	16.15	17.39	42
Closed-end.....	16.83	36.54	19	16.39	32.96	23	16.92	34.63	22	17.18	33.52	24	17.25	32.14	26
Construction and land development.....	1.71	5.50	19	1.63	4.97	22	1.76	5.26	20	1.46	5.09	19	1.42	5.20	19
1–4 family.....	0.64	1.11	50	0.49	0.93	45	0.51	0.93	48	0.41	0.94	42	0.37	1.02	38
Other.....	1.07	4.33	15	1.14	3.90	17	1.25	4.19	17	1.05	4.02	16	1.06	4.05	19
Multifamily.....	2.87	5.34	32	2.62	4.72	38	2.75	4.96	34	2.73	4.69	38	2.42	4.10	37
Nonfarm nonresidential .....	12.25	24.14	24	12.14	21.76	27	12.42	22.93	26	12.99	22.15	28	13.41	21.40	33
Owner-occupied.....	3.80	8.14	25	3.72	7.38	29	3.71	7.68	27	3.98	7.72	30	4.31	8.03	33
Other.....	8.45	15.71	26	8.42	14.16	30	8.71	14.95	29	9.01	14.34	33	9.09	13.38	35
Real estate loans secured by farmland.....	0.01	0.59	25	0.01	0.52	23	0.01	0.54	23	0.01	0.55	26	0.01	0.63	31
Loans to depository institutions and acceptances of other banks.....	0	0.03	67	0	0.07	58	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans .....	20.56	20.98	55	24.18	23.90	53	21.57	22.17	51	20.28	19.53	59	21.46	20.32	63
Loans to individuals .....	21.98	6.28	90	21.35	6.11	89	22.41	6.13	90	24.70	7.13	92	23.80	7.36	91
Credit card loans .....	7.14	0.51	93	7.14	0.64	92	7.74	0.65	93	9.21	0.81	92	9.07	1.02	92
Agricultural loans.....	0.08	0.37	52	0.09	0.31	52	0.09	0.32	56	0.09	0.37	54	0.10	0.46	56
Other loans and leases.....	19.34	8.03	86	16.95	8.93	81	17.30	9.09	80	15.79	9.85	76	16.07	9.66	80
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	151.60	383.17	12	160.35	392.62	15	153.87	381.27	14	168.45	391.26	17	168.96	379.80	16
Real estate loans secured by 1–4 family.....	84.51	124.52	35	90.11	133.24	33	86.44	125.03	33	94.48	138.18	33	93.33	137.84	34
Revolving .....	15.08	15.53	57	17.73	19.64	52	15.98	17.42	53	19.73	21.26	54	22.58	23.33	55
Closed-end.....	69.42	107.53	32	72.38	112.01	32	70.46	106.14	32	74.75	115.20	32	70.75	112.79	32
Commercial real estate loans .....	67.06	238.21	13	70.20	237.30	17	67.40	234.65	16	73.91	229.44	19	75.57	219.72	21
Construction and land development.....	6.80	35.52	16	6.97	35.78	18	6.99	35.62	18	6.27	34.95	19	6.23	35.36	18
1–4 family.....	2.54	7.06	38	2.10	6.74	33	2.02	6.34	36	1.76	6.61	37	1.61	7.04	37
Other.....	4.26	28.07	12	4.88	27.86	18	4.98	28.16	16	4.52	27.32	17	4.63	27.26	20
Multifamily.....	11.45	34.78	24	11.20	33.28	25	10.94	32.74	24	11.75	31.04	29	10.61	27.85	32
Nonfarm nonresidential .....	48.81	157.17	15	52.03	157.33	18	49.47	155.06	18	55.89	152.10	21	58.72	147.22	23
Owner-occupied.....	15.12	52.65	17	15.94	53.29	21	14.78	52.37	20	17.13	53.07	22	18.89	54.89	24
Other.....	33.68	102.08	16	36.08	101.60	21	34.69	100.54	20	38.76	97.41	24	39.83	91.80	27
Real estate loans secured by farmland.....	0.03	3.59	22	0.03	3.50	22	0.03	3.44	21	0.05	3.60	25	0.06	4.02	29
Loans to depository institutions and acceptances of other banks.....	0	0.18	67	0	0.38	58	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans .....	81.90	127.07	27	103.61	159.86	25	85.92	139.91	23	87.26	122.02	35	93.98	128.82	38
Loans to individuals .....	87.60	35.29	81	91.48	38.40	81	89.29	37.47	82	106.31	43.51	84	104.24	42.67	86
Credit card loans .....	28.46	2.61	93	30.59	3.43	92	30.85	3.30	92	39.62	4.34	91	39.72	5.31	91
Agricultural loans.....	0.31	2.01	44	0.37	2.03	48	0.34	1.88	47	0.39	2.18	50	0.43	2.72	53
Other loans and leases.....	77.04	46.75	75	72.60	51.14	68	68.93	49.54	67	67.94	52.44	66	70.38	51.79	66
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	13.52	28.84	14	13.22	26.07	17	13.74	27.32	18	13.57	26.45	19	13.34	24.79	22
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	53.88	187.37	12	56.62	186.18	15	54.72	183.76	14	58.40	178.57	16	58.43	167.93	18
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	69	244.59	12	72.56	244.21	16	69.50	240.85	15	75.53	236.10	18	77.32	225.98	17

## Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	35.17	12.01	95	32.87	10.58	92	38.60	11.17	95	26.93	7.63	90	22.62	7.80	88
Liquid assets .....	45.34	28.17	90	41.21	24.60	87	44.90	26.22	88	34.84	22.44	81	36.44	22.72	83
Investment securities .....	34.77	19.64	93	31.72	16.55	91	33.33	17.85	92	32.07	16.99	91	32.05	17.27	90
Net loans and leases .....	32.68	59.81	8	36.63	63.21	10	33.56	61.58	9	39.63	63.77	11	39.75	63.98	11
Net loans, leases and standby letters of credit .....	34.32	60.62	7	38.31	64.12	10	35.24	62.48	8	41.48	64.84	10	41.63	65.07	10
Core deposits .....	74.16	74.75	34	44.86	68.08	12	45.26	70.67	10	42.63	63.09	15	42.24	62.13	15
Noncore funding .....	12.01	10.89	68	40.15	16.68	89	40.63	14.13	92	41.11	19.36	86	41.37	21.34	88
Time deposits of \$250K or more .....	0.26	1.81	6	0.48	2.56	8	0.35	2.11	9	0.74	2.94	11	0.75	2.89	14
Foreign deposits .....	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos .....	8.72	1.20	96	9.68	1.49	96	10.11	1.47	95	11.19	1.94	93	10.88	1.97	94
Secured federal funds purchased .....	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold) .....	0.89	0.52	68	1.04	0.52	67	-0.09	0.54	16	-1.72	0.48	11	0.97	0.54	58
Commercial paper .....	0.64	0.01	94	0.35	0.01	93	0.69	0.01	95	0.94	0.02	95	0.61	0.02	94
Other borrowings w/remaining maturity of 1 year or less .....	0.61	0.99	59	0.98	2.06	41	0.69	1.24	50	1.87	3.01	41	1.41	3.67	31
Earning assets that reprice within 1 year .....	51.18	38.93	81	50.90	39.71	81	54.40	39.38	87	46.73	39.29	76	43.31	40.29	61
Interest-bearing liabilities that reprice within 1 year .....	0.71	7.04	1	1.17	9.42	3	0.82	8.20	3	1.65	10.19	4	1.49	10.01	5
Long-term debt that reprices within 1 year .....	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year .....	50.47	30.25	92	49.73	28.34	93	53.58	29.11	94	45.08	26.63	91	41.82	27.38	82
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-42.35	-1.82	2	13.17	6.94	71	3.95	3.20	57	23.41	14.45	78	29.74	16.62	83
Net short-term noncore funding dependence .....	-45.32	-8.21	5	11.81	-2.29	88	2.57	-4.76	77	23.17	3.38	94	28.21	4.66	98
Short-term investment / Short-term noncore funding .....	338.56	284.81	68	83.43	138.95	41	96.69	184.19	31	65.74	77.77	57	55.98	66.46	58
Liquid assets - short-term noncore funding / Nonliquid assets .....	63.95	34.02	87	3.08	23.27	15	9.04	28.18	21	-9.40	16.97	8	-6.24	16.04	13
Net loans and leases / Total deposits .....	43.78	74.66	6	49.94	82.84	5	45.48	79.43	4	56.86	90.31	6	56.86	90.08	5
Net loans and leases / Core deposits .....	44.07	81.17	3	81.65	93.70	26	74.15	88.34	25	92.98	103.93	33	94.09	105	34
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	0.84				1.82			1.57		0.60	0.72	55	-1.32	-0.82	25
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	2.24	1.94	69	1.66	4.82	15	4.17	4.31	60	-0.10	1.36	6	-0.97	-1.98	76
Structured notes appreciation (depreciation) / Tier 1 capital .....	0.01				0			0.02			0			-0.05	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	0	13.42	14	0	12.14	14	0	11.38	15	18.11	12.67	63	22.07	16.19	62
Available-for-sale securities .....	99.94	84.66	84	99.92	85.75	84	99.94	87.23	85	81.86	85.40	36	77.92	81.88	38
U.S. Treasury securities .....	27.13	5.52	89	21.96	5.43	89	25.27	4.72	89	14.98	6.15	81	15.58	6.99	79
US agency securities (excluding mortgage-backed securities) .....	0.50	4.50	31	1.33	3.23	46	0.55	4.01	35	2.51	3.49	59	2.83	4.02	61
Municipal securities .....	0	8.87	15	0	9.39	15	0	9.83	16	0	7.75	15	0	9.16	14
Mortgage-backed securities .....	37.21	66.59	11	41.45	67.27	14	38.56	66.64	14	40.40	67.43	14	36.06	65.45	13
Asset-backed securities .....	17.53	2.05	95	21.17	1.68	95	17.16	1.91	94	27.40	1.66	96	28.48	2.05	95
Other debt securities .....	17.57	3.17	93	14.02	2.93	92	18.41	3.01	92	14.70	2.94	90	17.03	2.79	93
Mutual funds and equity securities .....	0.06	0.32	43	0.08	0.37	44	0.06	0.35	39	0.03	0.40	34	0.01	0.42	30
Debt securities 1 year or less .....	36.72	8.69	96	41.26	11.75	94	46.58	10.55	96	34.75	11.86	91	27.31	11.91	86
Debt securities 1 to 5 years .....	28.40	17.05	78	37.13	18.03	82	31.19	17.03	80	41.67	17.94	84	45.75	19.18	86
Debt securities over 5 years .....	34.82	72.17	9	21.53	66.01	7	22.17	69.86	4	23.55	66.02	10	26.93	64.73	11
Pledged securities .....	6.87	33.87	14	7.32	37.40	13	6.89	35.67	14	7.95	30.57	16	8.34	33.30	16
Structured notes, fair value .....	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	15.68	51.37	39	71.72	146.89	40	77.95	183.32	37	24.83	26.69	60	-7.50	6.77	33
Investment securities .....	18.50	33.34	39	22.63	14.17	71	29.05	23.62	69	4.90	11.75	47	6.68	9.42	60
Core deposits .....	78.69	16.88	96	27.47	25.99	64	31.83	26.88	74	5.78	11.23	40	-1.26	7.29	12
Noncore funding .....	-67.66	-23.76	2	23.04	-2.41	83	22.70	-12.18	87	4.18	6.59	49	6.28	10.67	48

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....	146,487,890	149,483,327	146,643,066	143,716,174	139,575,402
Commit: Secured commercial real estate loans .....	3,473,983	3,688,611	3,385,710	4,353,035	4,449,504
Commit: Unsecured real estate loans .....	718,725	624,145	644,434	687,742	692,204
Credit card lines (reported semiannually, June/Dec) .....	73,839,724	80,353,586	74,626,207	79,875,988	75,838,176
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	8,437,471	7,978,463	8,557,120	7,550,995	7,354,143
Commercial and similar letters of credit .....	50,970	12,741	13,180	14,126	24,705
Securities lent .....	4,444,087	3,356,911	3,662,999	4,326,289	4,098,872
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	230,521
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	90,000
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	140,521
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	33,679,916	25,159,547	73,104,544	58,199,292	104,315,558
Written options contracts (interest rate) .....	613,998	975,730	1,796,064	218,444	5,134,184
Purchased options contracts (interest rate) .....	1,454,157	551,224	849,717	307,540	5,748,247
Interest rate swaps .....	286,536,013	249,980,829	247,816,545	237,387,757	202,716,713
Futures and forward foreign exchange .....	1,793,566	1,872,690	1,531,982	2,019,969	1,767,716
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	7,824,751	1,790,141	9,302,202	2,111,456	2,561,046
Commodity and other futures and forward contracts .....	7,258	7,347	6,453	6,265	6,640
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	3,800	0	11,809	26,727

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>														
Loan commitments (reported semiannually, June/Dec) .....	28.49	22.45	76	31.43	21.74	82	28.91	22.01	77	35.17	23.52	81	35.81	24.05
Standby letters of credit .....	1.64	0.67	87	1.68	0.72	86	1.69	0.71	86	1.85	0.84	86	1.89	0.92
Commercial and similar letters of credit .....	0.01	0.02	62	0	0.02	47	0	0.02	48	0	0.02	49	0.01	0.02
Securities lent .....	0.86	0.12	90	0.71	0.17	88	0.72	0.18	87	1.06	0.40	86	1.05	0.62
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0.06	0.75
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0.02	0.52
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0.04	0.69
Derivative contracts .....	64.55	49.75	83	58.94	51.68	78	65.92	48.62	81	73.48	68.47	79	82.69	65.81
Interest rate contracts .....	62.68	35.96	87	58.17	36.85	82	63.78	34.36	85	72.47	47.31	80	81.57	43.84
Interest rate futures and forward contracts .....	6.55	5.17	83	5.29	9.28	81	14.41	6.21	87	14.24	10.67	83	26.76	11.40
Written options contracts (interest rate) .....	0.12	1.82	25	0.21	2.30	27	0.35	2.18	34	0.05	2.47	23	1.32	2.16
Purchased options contracts (interest rate) .....	0.28	1.33	60	0.12	1.51	52	0.17	1.46	53	0.08	2.65	49	1.47	2.32
Interest rate swaps .....	55.73	20.67	90	52.56	22.27	86	48.85	20.83	86	58.10	28.86	85	52.01	26.74
Foreign exchange contracts .....	1.87	6.16	76	0.77	5.77	71	2.14	6.01	76	1.01	10.12	70	1.11	10.92
Futures and forward foreign exchange contracts .....	0.35	3.93	71	0.39	3.58	68	0.30	3.47	68	0.49	5.23	68	0.45	5.22
Written options contracts (foreign exchange) .....	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14
Purchased options contracts (foreign exchange) .....	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13
Foreign exchange rate swaps .....	1.52	0.73	87	0.38	0.74	83	1.83	0.77	88	0.52	2.03	81	0.66	2.17
Equity, commodity, and other derivative contracts .....	0	0.86	70	0	1.80	66	0	1.86	66	0	3.32	64	0.01	4.08
Commodity and other futures and forward contracts .....	0	0.07	87	0	0.14	84	0	0.14	86	0	0.19	81	0	0.25
Written options contracts (commodity and other) .....	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48
Purchased options contracts (commodity and other) .....	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29
Commodity and other swaps .....	0	0.29	37	0	0.30	72	0	0.32	36	0	0.38	71	0.01	0.40
<b>Percent of Average Loans and Leases</b>														
Loan commitments (reported semiannually, June/Dec) .....	84.31	42.93	86	87.34	41.55	86	84.69	42.82	85	89.67	45.53	84	91.44	44.93

## Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	331,909,659	280,341,308	334,407,507	300,262,532	322,276,831
Interest rate contracts .....	322,284,084	276,667,330	323,566,870	296,113,033	317,914,702
Foreign exchange contracts.....	9,618,317	3,662,831	10,834,184	4,131,425	4,328,762
Equity, commodity, and other contracts .....	7,258	11,147	6,453	18,074	33,367
<b>Derivatives Position</b>					
Futures and forwards .....	35,480,740	27,039,584	74,642,979	60,225,526	106,089,914
Written options .....	613,998	975,730	1,796,064	218,444	5,134,184
Exchange-traded.....	0	0	300,000	0	5,000,000
Over-the-counter.....	613,998	975,730	1,496,064	218,444	134,184
Purchased options .....	1,454,157	551,224	849,717	307,540	5,748,247
Exchange-traded.....	0	0	300,000	0	5,530,000
Over-the-counter.....	1,454,157	551,224	549,717	307,540	218,247
Swaps .....	294,360,764	251,774,770	257,118,747	239,511,022	205,304,486
Held for trading.....	32,793,416	24,317,847	72,519,545	57,891,601	114,762,285
Interest rate contracts .....	32,793,416	24,314,047	72,519,545	57,879,792	114,735,558
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	3,800	0	11,809	26,727
Non-traded.....	299,116,243	256,023,461	261,887,962	242,370,931	207,514,546
Interest rate contracts .....	289,490,668	252,353,283	251,047,325	238,233,241	203,179,144
Foreign exchange contracts.....	9,618,317	3,662,831	10,834,184	4,131,425	4,328,762
Equity, commodity, and other contracts .....	7,258	7,347	6,453	6,265	6,640
Derivative contracts (excluding futures and FX 14 days or less) .....	331,295,660	279,365,578	332,611,442	300,044,087	317,373,168
One year or less .....	329,598,828	276,816,414	330,839,607	294,070,018	306,365,415
Over 1 year to 5 years .....	1,114,055	1,820,159	1,127,994	5,200,627	9,898,050
Over 5 years .....	582,777	729,005	643,841	773,442	1,109,703
Gross negative fair value (absolute value) .....	4,217,573	4,308,987	4,080,212	1,767,760	1,540,583
Gross positive fair value.....	3,999,874	4,086,627	3,813,285	1,573,739	1,736,070
Held for trading.....	7,547	9,608	9,243	3,689	5,884
Non-traded.....	3,992,327	4,077,019	3,804,042	1,570,050	1,730,186
Current credit exposure on risk-based capital derivative contracts .....	152,257	185,208	137,392	160,528	453,874
Credit losses on derivative contracts .....	1	70	262	7	-64
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	12	0	6	0	0
90+ days past due .....	30	0	0	0	0

## Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	97.10	94.09	32	98.69	95.13	40	96.76	94.10	36	98.62	93.44	41	98.65	92.91	46
Foreign exchange contracts .....	2.90	3.27	73	1.31	2.75	66	3.24	3.49	70	1.38	3.20	65	1.34	3.39	63
Equity, commodity, and other contracts .....	0	1.17	69	0	1.12	65	0	1.17	65	0.01	1.64	63	0.01	1.93	62
Futures and forwards .....	10.69	12.57	63	9.65	12.99	57	22.32	14.05	71	20.06	13.49	70	32.92	12.78	82
Written options .....	0.18	7.49	18	0.35	8.37	16	0.54	8.18	17	0.07	5.91	15	1.59	6.60	33
Exchange-traded .....	0	0.11	42	0	0.13	40	0.09	0.14	83	0	0.15	42	1.55	0.23	89
Over-the-counter .....	0.18	7.20	18	0.35	7.94	18	0.45	7.73	18	0.07	5.10	16	0.04	5.49	17
Purchased options .....	0.44	3.44	47	0.20	3.38	44	0.25	3.42	44	0.10	4.42	41	1.78	4.19	52
Exchange-traded .....	0	0.12	40	0	0.14	40	0.09	0.15	83	0	0.28	39	1.72	0.32	87
Over-the-counter .....	0.44	3.04	50	0.20	2.87	48	0.16	2.86	44	0.10	3.35	43	0.07	3.20	45
Swaps .....	88.69	71.23	60	89.81	69.92	70	76.89	68.76	50	79.77	69.75	49	63.70	70.34	33
Held for trading .....	9.88	40.60	43	8.67	43.50	37	21.69	43.53	41	19.28	44.16	41	35.61	46.31	43
Interest rate contracts .....	9.88	34.42	46	8.67	37.56	40	21.69	36.62	44	19.28	37.24	43	35.60	38.40	48
Foreign exchange contracts .....	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts .....	0	0.58	40	0	0.71	76	0	0.68	38	0	0.83	75	0.01	1.14	73
Non-traded .....	90.12	59.40	56	91.33	56.50	62	78.31	56.47	58	80.72	55.84	58	64.39	53.69	56
Interest rate contracts .....	87.22	56.19	62	90.02	54.31	66	75.07	53.82	62	79.34	52.22	65	63.04	50.60	58
Foreign exchange contracts .....	2.90	0.38	92	1.31	0.28	88	3.24	0.46	90	1.38	0.34	87	1.34	0.57	87
Equity, commodity, and other contracts .....	0	0.13	78	0	0.10	78	0	0.10	76	0	0.13	79	0	0.16	79
Derivative contracts (excluding futures and forex 14 days or less) .....	99.82	91.87	70	99.65	89.91	73	99.46	91.48	69	99.93	93.86	70	98.48	94.47	58
One year or less .....	99.30	28.05	94	98.74	30.94	92	98.93	32.05	92	97.94	32.17	90	95.06	32.51	90
Over 1 year to 5 years .....	0.34	26.03	10	0.65	27.26	11	0.34	27.06	7	1.73	30.45	13	3.07	31.16	12
Over 5 years .....	0.18	30.08	13	0.26	28.48	11	0.19	29.56	10	0.26	28.09	12	0.34	28.71	11
Gross negative fair value (absolute value) .....	1.27	1.25	58	1.54	1.76	57	1.22	1.55	49	0.59	0.83	45	0.48	0.72	33
Gross positive fair value .....	1.21	1.68	33	1.46	2.69	31	1.14	2.23	19	0.52	1.19	20	0.54	0.85	27
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.11	0.05	87	0.11	0.07	79	0.10	0.07	82	0.05	0.06	79	0.05	0.06	79
Gross positive fair value (X) .....	0.10	0.07	77	0.11	0.11	62	0.10	0.09	67	0.04	0.07	65	0.05	0.06	79
Held for trading (X) .....	0	0.05	44	0	0.08	40	0	0.07	41	0	0.06	37	0	0.05	40
Non-traded (X) .....	0.10	0.01	96	0.11	0.02	92	0.10	0.02	94	0.04	0.01	93	0.05	0.01	97
Current credit exposure (X) .....	0	0.05	22	0	0.08	21	0	0.06	20	0	0.05	28	0.01	0.04	59
Credit losses on derivative contracts .....	0	0	87	0	0	88	0	0	85	0	0	89	0	0	5
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	95	0	0	45	0	0	92	0	0	47	0	0	47
90+ days past due .....	0	0	93	0	0	48	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.07	0.63	25	0.08	1.03	25	0.06	0.85	23	0.07	0.73	29	0.22	0.53	61

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018						
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>															
Beginning balance .....		3,794,724		2,235,470		2,235,470		2,105,134		1,976,924					
Gross losses .....		522,121		771,231		1,397,867		1,458,521		1,275,526					
Write-downs, transfers to loans held-for-sale .....		0		0		0		0		0					
Recoveries .....		194,664		142,949		288,629		326,409		284,626					
Net losses .....		327,457		628,282		1,109,238		1,132,112		990,900					
Provision for loan and lease losses .....		-291,698		1,950,339		2,667,324		1,260,298		1,127,359					
Adjustments .....		0		1,455		1,168		2,150		-8,249					
Ending balance .....		3,175,569		3,558,982		3,794,724		2,235,470		2,105,134					
Memo: Allocated transfer risk reserve (ATTRR) .....		0		0		0		0		0					
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
-0.11	-0.14	50	0.89	0.85	58	0.58	0.51	61	0.33	0.15	88	0.30	0.14	84	
-0.34	-0.25	34	2.28	1.37	82	1.54	0.82	87	0.79	0.24	92	0.74	0.24	92	
-89.08	77.32	46	310.42	792.43	25	240.46	487.86	31	111.32	130.58	49	113.77	134.68	53	
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.86	1.39	80	2.01	1.51	81	2.19	1.58	80	1.36	0.83	88	1.34	0.90	85
Allowance for loan and lease losses / Total loans and leases .....	1.85	1.37	82	2	1.48	82	2.18	1.55	82	1.36	0.81	88	1.34	0.89	86
Allowance for loan and lease losses / Net loans and leases losses (X) .....	4.85	15.27	18	2.83	11.83	12	3.42	11.58	15	1.97	8.03	15	2.12	7.54	14
Allowance for loan and lease losses / Nonaccrual assets .....	294.64	318.67	59	279.70	321.01	58	329.97	299.17	66	188.53	218.72	62	146.32	214.03	40
ALLL / 90+ days past due + nonaccrual loans and leases .....	249.15	260.68	55	206.22	244.42	43	266.45	244.34	65	143.55	151.73	57	121.09	160.51	46
Gross loan and lease losses / Average loans and leases .....	0.60	0.22	93	0.90	0.35	88	0.81	0.34	89	0.91	0.28	90	0.84	0.30	90
Recoveries / Average loans and leases .....	0.22	0.08	91	0.17	0.07	90	0.17	0.07	90	0.20	0.08	91	0.19	0.09	89
Net losses / Average loans and leases .....	0.38	0.13	91	0.73	0.28	88	0.64	0.27	89	0.71	0.21	90	0.65	0.22	90
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	45	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses .....	13.93	16.12	53	9.80	15.46	30	19.79	33.98	27	25.59	36.22	39	26.42	41.30	38
Earnings coverage of net loan and lease losses (X) .....	5.64	4.52	24	4.18	21.56	21	5.76	22.91	27	4.90	24.40	22	4.96	21.75	21
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	-0.02	0.03	19	0.01	0.03	40	0.01	0.04	34	0.03	0.01	69	0.03	0.02	68
Real estate loans secured by 1–4 family .....	-0.02	-0.01	35	0.01	0.01	58	0	0.01	36	0.03	0.01	74	0.06	0.01	80
Revolving .....	-0.07	-0.05	26	0.02	0.01	64	-0.01	0.01	39	0.06	0.02	70	0.12	0.03	80
Closed-end .....	-0.01	-0.01	41	0.01	0.01	63	0	0	40	0.02	0	76	0.04	0.01	80
Commercial real estate loans .....	-0.01	0.05	16	0	0.03	44	0.03	0.07	48	0.02	0.01	69	-0.01	0.01	28
Construction and land development .....	-0.09	0	8	0	0	33	0.01	0	72	0	-0.01	75	-0.11	-0.03	14
1–4 family .....	0	0	57	0	0	59	0	0	59	-0.01	0	15	0	-0.01	91
Other .....	-0.09	-0.01	7	0	0	29	0.01	0	75	0.01	-0.01	83	-0.12	-0.02	9
Multifamily .....	-0.01	0.01	5	-0.01	0	8	-0.01	0	11	0	0	16	0	0	25
Nonfarm nonresidential .....	0	0.07	43	0.01	0.05	47	0.04	0.11	48	0.03	0.02	69	0	0.02	45
Owner-occupied .....	0	0.01	30	0	0.02	60	0.01	0.02	60	0.01	0.01	73	-0.02	0.01	7
Other .....	0	0.06	50	0	0.03	57	0.03	0.08	53	0.02	0.01	76	0.02	0.01	74
Real estate loans secured by farmland .....	-0.46	-0.01	0	-0.58	0.02	1	-2.16	0.02	0	0	0.01	48	-0.03	0	14
Commercial and industrial loans .....	0.28	0.20	66	0.15	0.46	30	0.31	0.47	46	0.17	0.37	34	0.03	0.31	15
Loans to individuals .....	1.44	0.78	82	2.86	1.41	82	2.27	1.13	81	2.30	1.17	83	2.29	1.16	83
Credit card loans .....	3.04	2.18	71	5.66	3.43	83	4.50	2.92	83	4.51	3.11	78	4.35	2.92	80
Agricultural loans .....	0.03	0.03	78	0.06	0.15	76	0.03	0.19	62	-0.01	0.08	11	-0.03	0.15	12
Loans to foreign governments and institutions .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases .....	0.07	0.08	67	0.34	0.13	81	0.33	0.15	77	0.48	0.15	87	0.42	0.14	86

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....	684,788		1,011,243		1,896,569		1,126,197		962,574						
90+ days past due loans and leases .....	196,755		453,400		274,149		371,574		299,755						
Nonaccrual loans and leases .....	1,077,791		1,272,451		1,150,005		1,185,754		1,438,673						
Total past due and nonaccrual loans and leases .....	1,959,334		2,737,094		3,320,723		2,683,525		2,701,002						
Restructured 30–89 days past due .....	10,863		14,578		16,137		26,495		24,434						
Restructured 90+ days past due .....	4,201		8,402		5,863		16,730		11,916						
Restructured nonaccrual .....	361,832		401,896		394,342		402,203		662,294						
Total restructured loans and leases .....	376,896		424,876		416,342		445,428		698,644						
30–89 days past due loans held for sale .....	0		0		0		0		99						
90+ days past due loans held for sale .....	0		0		0		0		0						
Nonaccrual loans held for sale .....	0		0		0		0		7,063						
Total past due and nonaccrual loans held for sale .....	0		0		0		0		7,162						
Restructured loans and leases in compliance .....	285,376		358,637		321,436		365,359		149,892						
Other real estate owned .....	46,137		42,837		37,869		50,626		45,388						
<b>Other Assets</b>															
30–89 days past due .....	0		44,038		0		0		0						
90+ days past due .....	0		0		0		0		0						
Nonaccrual .....	0		0		0		0		0						
Total other assets past due and nonaccrual .....	0		44,038		0		0		0						
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.40	0.27	78	0.57	0.36	76	1.09	0.39	92	0.69	0.43	80	0.61	0.44	78
90+ days past due loans and leases .....	0.11	0.10	76	0.26	0.13	82	0.16	0.12	74	0.23	0.15	77	0.19	0.17	71
Nonaccrual loans and leases .....	0.63	0.58	62	0.72	0.61	67	0.66	0.66	55	0.72	0.51	74	0.92	0.54	86
90+ days past due and nonaccrual loans and leases .....	0.74	0.73	59	0.97	0.80	71	0.82	0.85	56	0.95	0.71	75	1.11	0.75	78
30–89 days past due restructured .....	0.01	0.01	68	0.01	0.01	67	0.01	0.01	64	0.02	0.01	69	0.02	0.02	65
90+ days past due restructured .....	0	0	77	0	0.01	78	0	0.01	75	0.01	0.01	82	0.01	0.01	78
Nonaccrual restructured .....	0.21	0.12	77	0.23	0.13	72	0.23	0.13	81	0.24	0.14	76	0.42	0.16	91
30–89 days past due loans held for sale .....	0	0	40	0	0	41	0	0	38	0	0	38	0	0	76
90+ days past due loans held for sale .....	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale .....	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	84
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.40	0.27	78	0.59	0.37	78	1.09	0.40	91	0.69	0.43	80	0.61	0.44	78
90+ days past due assets .....	0.11	0.10	76	0.25	0.13	82	0.16	0.12	74	0.23	0.15	77	0.19	0.18	71
Nonaccrual assets .....	0.63	0.59	62	0.72	0.62	67	0.66	0.67	54	0.72	0.53	74	0.92	0.57	84
30+ days past due and nonaccrual assets .....	1.14	1.04	65	1.56	1.21	75	1.91	1.29	79	1.63	1.19	76	1.72	1.26	78
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.25	0.43	28	0.36	0.49	37	0.28	0.52	27	0.38	0.44	50	0.45	0.48	52
90+ days past due and nonaccrual assets + other real estate owned .....	0.26	0.46	26	0.37	0.52	34	0.29	0.55	27	0.39	0.48	47	0.46	0.52	44
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.28	0.52	25	0.36	0.56	26	0.30	0.60	24	0.40	0.53	38	0.43	0.60	34
Allowance for loan and lease losses .....	44.85	67.93	32	47.68	65.48	38	40.35	66.66	27	73.58	115.41	30	79.34	118.28	36
Equity capital + allowance for loan and lease losses .....	2.35	4.43	25	2.86	4.83	28	2.45	4.97	24	2.98	4.28	38	3.21	4.79	34
Tier 1 capital + allowance for loan and lease losses .....	3.31	5.28	30	4.09	5.98	31	3.51	6.05	26	4.31	5.65	43	4.66	6.16	36
Loans and leases + other real estate owned .....	0.83	0.88	51	0.95	0.92	57	0.88	0.97	47	1	0.85	65	1.06	0.96	59

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.27	0.24	66	0.35	0.39	57	0.96	0.39	89	0.34	0.38	53	0.31	0.42	42
	90+ days past due .....		0.13	0.12	80	0.13	0.15	76	0.14	0.16	75	0.14	0.16	72	0.05	0.22	52
	Nonaccrual.....		1.12	0.65	83	1.13	0.63	85	1.12	0.76	80	1.16	0.46	92	1.91	0.57	94
Commercial and industrial	30–89 days past due .....		0.30	0.17	81	0.95	0.23	96	0.87	0.23	92	0.31	0.31	62	0.19	0.30	41
	90+ days past due .....		0.01	0.02	54	0.34	0.03	94	0.01	0.03	53	0.01	0.05	45	0.01	0.05	47
	Nonaccrual.....		0.35	0.64	38	0.61	0.75	47	0.43	0.75	32	0.58	0.83	41	0.24	0.76	21
Individuals	30–89 days past due .....		0.92	0.55	81	0.93	0.58	75	1.41	0.83	82	1.80	0.83	87	1.81	0.84	88
	90+ days past due .....		0.29	0.07	86	0.57	0.13	91	0.45	0.14	85	0.69	0.17	88	0.71	0.16	91
	Nonaccrual.....		0.46	0.18	85	0.58	0.22	83	0.51	0.28	79	0.52	0.17	88	0.48	0.23	79
Depository institution loans	30–89 days past due .....		0	0	45	0	0.03	45		0			0				0
	90+ days past due .....		0	0	48	0	0	49		0			0				0
	Nonaccrual.....		0	0	48	0	0	48		0			0				0
Agricultural	30–89 days past due .....		0.07	0.16	63	0.03	0.31	56	0.43	0.17	81	0.02	0.24	55	0.06	0.17	61
	90+ days past due .....		0.01	0	91	0.03	0.03	84	0.02	0	93	0.03	0	90	0.01	0	90
	Nonaccrual.....		0.05	0.69	53	0.04	0.80	48	0.04	0.49	51	0.06	0.67	48	0	0.75	46
Foreign governments	30–89 days past due .....		0	0.01	46	0	0	50	0	0	50	0	0.07	47	0	0.01	46
	90+ days past due .....		0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual.....		0	0.04	46	0	0.02	46	0	0.09	46	0	0.03	44	0	0.06	42
Other loans and leases	30–89 days past due .....		0.18	0.11	74	0.05	0.14	53	1.26	0.18	93	0.29	0.20	69	0.13	0.17	61
	90+ days past due .....		0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0.16	0.13	70	0.12	0.15	62	0.13	0.15	64	0.14	0.13	68	0.07	0.14	57

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.12	0.35	26	0.28	0.60	37	0.26	0.65	22	0.23	0.67	14	0.18	0.71	12
	90+ days past due .....	0.22	0.27	78	0.23	0.29	75	0.23	0.33	76	0.23	0.31	76	0.07	0.46	51
	Nonaccrual .....	1.46	0.82	84	1.59	0.84	86	1.50	0.89	81	1.67	0.73	90	2.95	0.86	93
Revolving	30–89 days past due .....	0.25	0.29	47	0.36	0.40	54	0.33	0.48	40	0.47	0.45	50	0.31	0.50	34
	90+ days past due .....	0.33	0.02	93	0.29	0.03	92	0.30	0.03	95	0.29	0.05	91	0	0.05	54
	Nonaccrual .....	3.13	1.05	88	3.35	1.27	86	3.24	1.13	87	3.45	1	88	6.96	1.17	95
Closed-end	30–89 days past due .....	0.09	0.36	21	0.26	0.61	36	0.24	0.65	22	0.17	0.70	11	0.14	0.75	12
	90+ days past due .....	0.20	0.29	75	0.21	0.33	74	0.21	0.38	75	0.22	0.35	74	0.09	0.53	55
Junior lien	30–89 days past due .....	1.09	0.77	75	1.15	0.81	75	1.10	0.87	72	1.20	0.70	83	1.67	0.84	85
	Nonaccrual .....	0.01	0.01	47	0.01	0.02	41	0.01	0.02	41	0.01	0.02	30	0.01	0.03	33
	90+ days past due .....	0	0	79	0	0	68	0	0	72	0	0	66	0	0	60
	Nonaccrual .....	0.11	0.04	85	0.13	0.05	86	0.12	0.04	87	0.15	0.04	90	0.22	0.06	90
Commercial real estate	30–89 days past due .....	0.45	0.14	86	0.44	0.23	80	1.86	0.26	99	0.47	0.18	91	0.47	0.17	90
	90+ days past due .....	0.02	0.01	75	0.01	0.02	65	0.03	0.02	77	0.02	0.03	60	0.02	0.03	70
	Nonaccrual .....	0.69	0.52	67	0.54	0.43	64	0.64	0.62	53	0.51	0.23	82	0.63	0.28	90
Construction and development	30–89 days past due .....	0.30	0.12	81	0.10	0.24	53	2.77	0.28	96	1.13	0.28	89	1.21	0.21	96
	90+ days past due .....	0.04	0.01	90	0.04	0.01	85	0.13	0.01	96	0.05	0.02	85	0.02	0.02	74
	Nonaccrual .....	0.15	0.36	60	0.19	0.25	62	0.43	0.41	72	0.26	0.20	77	0.10	0.19	52
1–4 family	30–89 days past due .....	0.18	0.02	94	0.03	0.04	65	0.08	0.03	78	0.07	0.06	68	0.25	0.06	91
	90+ days past due .....	0.02	0	91	0.02	0	89	0.11	0	98	0.04	0	91	0	0	43
	Nonaccrual .....	0	0.02	30	0	0.04	27	0	0.03	27	0	0.02	30	0.02	0.02	68
Other	30–89 days past due .....	0.12	0.07	78	0.07	0.17	57	2.69	0.22	96	1.07	0.20	92	0.95	0.13	95
	90+ days past due .....	0.02	0	91	0.02	0	85	0.02	0	92	0.01	0.01	76	0.02	0.02	77
	Nonaccrual .....	0.15	0.29	65	0.19	0.18	67	0.43	0.35	75	0.26	0.17	79	0.08	0.15	52
Multifamily	30–89 days past due .....	0.23	0.06	84	0.20	0.08	79	0.50	0.09	91	0.14	0.08	78	0.11	0.10	70
	90+ days past due .....	0	0	44	0	0	86	0	0	92	0	0	83	0	0.01	80
	Nonaccrual .....	0.20	0.14	75	0.09	0.08	67	0.21	0.11	77	0.12	0.05	80	0.17	0.08	80
Nonfarm non-residential	30–89 days past due .....	0.52	0.14	87	0.54	0.20	85	2.03	0.23	98	0.46	0.14	90	0.46	0.17	89
	90+ days past due .....	0.02	0.01	75	0.01	0.02	69	0.01	0.02	68	0.02	0.03	62	0.03	0.03	71
	Nonaccrual .....	0.88	0.66	69	0.68	0.55	67	0.76	0.80	55	0.62	0.28	85	0.77	0.30	87
Owner Occupied	30–89 days past due .....	0.17	0.04	91	0.24	0.07	89	0.75	0.07	98	0.15	0.07	84	0.19	0.09	79
	90+ days past due .....	0.01	0	84	0.01	0.01	76	0.01	0	81	0.01	0.01	69	0.02	0.01	75
	Nonaccrual .....	0.34	0.25	73	0.36	0.24	68	0.32	0.27	60	0.38	0.16	84	0.36	0.17	79
Other	30–89 days past due .....	0.35	0.09	86	0.30	0.11	80	1.27	0.14	95	0.31	0.07	93	0.27	0.07	92
	90+ days past due .....	0	0.01	76	0	0.01	72	0	0.01	75	0.01	0.01	66	0.01	0.01	71
	Nonaccrual .....	0.54	0.40	68	0.32	0.24	71	0.44	0.44	58	0.24	0.10	83	0.41	0.13	89
Farmland	30–89 days past due .....	0	0.11	30	0	0.31	25	0	0.11	30	2.56	0.23	95	0	0.25	23
	90+ days past due .....	0.16	0	95	0.13	0.03	88	0.15	0	96	0	0.01	42	0	0.01	42
	Nonaccrual .....	0.49	1.10	57	1.30	1.24	61	1.31	1.13	70	0.71	0.84	60	0.72	1.23	58
Credit card	30–89 days past due .....	0.96	0.63	75	1.25	0.90	68	1.27	0.95	73	1.74	1.19	82	1.91	1.22	84
	90+ days past due .....	0.88	0.39	79	1.70	0.76	81	1.30	0.63	83	1.84	0.78	86	1.87	0.73	91
	Nonaccrual .....	0	0.08	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	29,987,023	31,787,023	31,787,023	31,787,023	32,787,023										
Retained earnings .....	26,234,484	21,674,103	24,550,238	21,086,589	17,807,310										
Accumulated other comprehensive income (AOCI) .....	1,300,437	2,303,087	2,453,750	168,454	-594,722										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	57,521,944	55,764,213	58,791,011	53,042,066	49,999,611										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	16,412,851	15,512,036	16,431,759	15,584,227	15,755,991										
Accumulated other comprehensive income-related adjustments .....	1,300,437	2,303,061	2,453,750	428,112	-332,628										
Other deductions from common equity tier 1 capital .....	2,333	1,304	405	729	2,207										
Subtotal: .....	39,806,323	37,947,812	39,905,097	37,028,998	34,574,041										
Adjustments and deductions for common equity tier 1 capital .....	12,118	9,428	10,620	1,112,842	828,911										
Common equity tier 1 capital .....	39,794,205	37,938,384	39,894,477	35,916,156	33,745,130										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	0	0	0	0	0										
Less: Additional tier 1 capital deductions .....	12,118	9,428	10,620	9,869	3,201										
Additional tier 1 capital .....	0	0	0	0	0										
<b>Tier 1 Capital</b> .....	39,794,205	37,938,384	39,894,477	35,916,156	33,745,130										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	2,785,053	2,858,114	2,853,790	2,357,586	2,208,254										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	2,785,053	2,858,114	2,853,790	2,357,586	2,208,254										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	2,785,053	2,858,114	2,853,790	2,357,586	2,208,254										
Exited advanced approach tier 2 capital .....															
Total capital .....	42,579,258	40,796,498	42,748,267	38,273,742	35,953,384										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	510,733,260	462,347,599	494,316,665	397,573,719	382,915,011										
Less: Deductions from common equity tier 1 capital .....	16,424,969	15,521,464	16,442,380	16,697,069	16,584,902										
Less: Other deductions .....	-309,213	-21,815	-871,233	87,867	209,615										
Total assets for leverage ratio .....	494,617,504	446,847,950	478,745,518	380,788,783	366,120,494										
Total risk-weighted assets .....	224,995,622	232,529,620	234,224,137	221,640,924	207,637,837										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	17.69	12.66	93	16.32	11.98	89	17.03	12.35	90	16.20	12.11	87	16.25	12.09	87
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	17.69	13.44	90	16.32	12.72	89	17.03	13.08	89	16.20	12.78	86	16.25	12.85	84
Tier 1 capital, column B .....	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	18.92	15.42	88	17.54	14.77	85	18.25	15.23	86	17.27	14.36	84	17.32	14.45	84
Total capital, column B .....	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	8.05	9.11	21	8.49	9.03	37	8.33	9.13	29	9.43	9.76	46	9.22	9.71	39
Supplementary leverage ratio, advanced approaches HCs .....	7.36	6.95	68	9.41	8.42	78	9.49	8.72	68	8.45	7.41	77	8.27	7.31	77

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		0			0			0			0			0			
Total property and casualty assets .....		0			0			0			0			0			
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		0			0			0			0			0			
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....		0			0			0			0			0			
Total insurance underwriting equity .....		0			0			0			0			0			
Total property and casualty equity .....		0			0			0			0			0			
Total life and health equity .....		0			0			0			0			0			
Total insurance underwriting net income .....		0			0			0			0			0			
Total property and casualty .....		0			0			0			0			0			
Total life and health .....		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			
Unearned premiums (P/C) .....		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0			
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		9			25			45			-13			701		-64.00	-98.40
Other insurance activities income .....		9			25			45			-13			701		-64.00	-98.40
Insurance and reinsurance underwriting income .....		0			0			0			0			0			
Premiums .....		0			0			0			0			0			
Credit related insurance underwriting .....		0			0			0			0			0			
Other insurance underwriting .....		0			0			0			0			0			
Insurance benefits, losses, expenses .....		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0			
Life insurance assets .....		1,741,350			1,722,567			1,729,649			1,707,359			1,691,824		1.09	6.94

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	52.30			54.79			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	47.70			45.21			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets .....	13.29			11.01			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income .....	0	0.37	22	0	0.39	27	0	0.41	24	0	0.47	0	0.01	0.47	26			
Premium income / Insurance activities revenue .....	0	3.14	41	0	3.04	40	0	2.84	40	7.32			0	4.86	37			
Credit related premium income / Total premium income .....	30.92			40.01			38.23			34.91			44.54					
Other premium income / Total premium income .....	69.08			59.99			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C) .....	21.10			7.42			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H) .....	5.07			-31.13			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums .....	-395.05			620.37			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	4.05	11.54	25	4.15	11.35	24	3.96	11.03	24	4.48	11.51	26	4.72	10.22	27			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	58,486,164			59,019,662			66,173,175			65,841,542			58,849,511					
Net assets of broker-dealer subsidiaries / Consolidated assets .....	11.37	0.47	93	12.41	0.73	92	13.04	0.75	92	16.11	1.39	90	15.10	1.79	89			

## Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	5,727,128	6,396,459	5,980,137	6,501,090	6,888,938
Real estate loans.....	383,070	524,118	406,076	425,331	416,316
Commercial and industrial loans .....	5,121,402	5,667,732	5,355,676	5,877,151	6,322,471
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	222,656	204,609	218,385	198,608	150,151
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	29,336,827	19,553,457	29,357,056	17,871,368	19,779,626
Interest-bearing bank balances .....	87,560	137,067	228,079	154,512	137,999
Total selected foreign assets .....	35,151,515	26,086,983	35,565,272	24,526,970	26,806,563
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	0	0.64	34	0	0.93	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.12			0.59			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans .....		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
<b>Growth Rates</b>															
Net loans and leases.....	-10.46	-1.19	35	-4.17	10.27	40	-8.01	-2.40	41	-5.63	22.48	40	20.22	7.24	70
Total selected assets.....	34.75	3.19	84	1.07	5.10	49	45	2.04	89	-8.50	12.40	30	7.70	3.24	62
Deposits .....		9.07			10.22			3.46			10.36			5	

**Servicing, Securitization and Asset Sale Activities—Part 1**

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
<b>Activity</b>								
Securitization activities.....		173	341	300	447	581	-49.27	-84.39
1–4 family residential loans .....		173	341	300	447	581	-49.27	-84.39
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0	0		
1–4 family residential loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....		17.42	16.90	17.69	17.37	16.15		
Home equity lines .....		3.79	4.14	4.01	4.59	5.16		
Credit card receivables.....		7.14	7.14	7.74	9.21	9.07		
Auto loans and other consumer loans.....		14.80	14.16	14.62	15.43	14.66		
Commercial and industrial loans .....		20.56	24.18	21.57	20.28	21.46		
All other loans and leases.....		36.30	33.48	34.37	33.13	33.51		

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018			
						Percent Change		
	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
<b>Percent of Total Securitization Activities by Type</b>								
Retained credit exposure.....		0	0	0	0	0	0	0
1–4 family residential loans .....		0	0	0	0	0	0	0
Home equity lines .....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans .....								
All other loans and leases .....								
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	0
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	0
Home equity lines .....								
Credit card receivables.....								
Commercial and industrial loans .....								
<b>Percent of Tier 1 Capital</b>								
Total retained credit exposure.....		0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....		0	0	0	0	0	0	0
<b>30–89 Days Past Due Securitized Assets</b>								
1–4 family residential loans .....		0	0	0	73	0	0	-100.00
Home equity lines .....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans .....		0	0	0	0	0	0	0
Commercial and industrial loans .....		0	0	0	0	0	0	0
All other loans and leases .....		0	0	0	0	0	0	0
Total 30–89 days past due securitized assets.....		0	0	0	73	0	0	-100.00
<b>90+ Days Past Due Securitized Assets</b>								
1–4 family residential loans .....		0	0	0	0	0	0	0
Home equity lines .....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans .....		0	0	0	0	0	0	0
Commercial and industrial loans .....		0	0	0	0	0	0	0
All other loans and leases .....		0	0	0	0	0	0	0
Total 90+ days past due securitized assets .....		0	0	0	0	0	0	0
Total past due securitized assets.....		0	0	0	73	0	0	-100.00
<b>Net Losses on Securitized Assets</b>								
1–4 family residential loans .....		0	0	0	0	0	0	0
Home equity lines .....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans .....		0	0	0	0	0	0	0
Commercial and industrial loans .....		0	0	0	0	0	0	0
All other loans and leases .....		0	0	0	0	0	0	0
Total net losses on securitized assets.....		0	0	0	0	0	0	0

## Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	16.33	0
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....	0	0	0	16.33	0
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets percent of securitized assets .....	0	0	0	16.33	0
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.09	0.26	0.24	0.17	0.14
Home equity lines .....	0.25	0.36	0.33	0.47	0.31
Credit card receivables .....	0.96	1.25	1.27	1.74	1.91
Commercial and industrial loans .....	0.30	0.95	0.87	0.31	0.19
All other loans and leases .....	0.48	0.35	1.53	0.84	0.75
Total managed loans past due 30–89 days .....	0.40	0.57	1.09	0.69	0.61
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.20	0.21	0.21	0.22	0.09
Home equity lines .....	0.33	0.29	0.30	0.29	0
Credit card receivables .....	0.88	1.70	1.30	1.84	1.87
Commercial and industrial loans .....	0.01	0.34	0.01	0.01	0.01
All other loans and leases .....	0.01	0.01	0.01	0.01	0.01
Total managed loans past due 90+ days .....	0.11	0.26	0.16	0.23	0.19
<b>Total Past Due Managed Assets .....</b>	<b>0.51</b>	<b>0.82</b>	<b>1.25</b>	<b>0.91</b>	<b>0.80</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	-0.01	0.01	0	0.02	0.04
Home equity lines .....	-0.07	0.02	-0.01	0.06	0.12
Credit card receivables .....	3.04	5.66	4.50	4.51	4.35
Commercial and industrial loans .....	0.28	0.15	0.31	0.17	0.03
All other loans and leases .....	0.22	0.56	0.46	0.48	0.45
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	<b>0.38</b>	<b>0.71</b>	<b>0.64</b>	<b>0.69</b>	<b>0.63</b>

**Parent Company Income Statement**

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		0	0	0	0	0	0	
Dividends .....		0	0	0	0	0	0	
Interest .....		0	0	0	0	0	0	
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Income from nonbank subsidiaries .....		77,500	138,000	275,800	612,802	605,439	-43.84	-60.35
Dividends .....		77,500	138,000	275,800	267,880	187,500	-43.84	
Interest .....		0	0	0	344,922	417,939		-100.00
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Income from subsidiary holding companies .....		0	0	0	0	0	0	
Dividends .....		0	0	0	0	0	0	
Interest .....		0	0	0	0	0	0	
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Total income from subsidiaries .....		77,500	138,000	275,800	612,802	605,439	-43.84	-60.35
Securities gains (losses) .....		0	0	0	0	0	0	
Other operating income .....		52	-67	-43	66	-137		-82.89
Total operating income .....		77,552	137,933	275,757	612,868	605,302	-43.78	-60.38
<b>Operating Expenses</b>								
Personnel expenses .....		581	1,114	1,513	2,048	2,232	-47.85	-50.47
Interest expense .....		0	0	0	0	0		
Other expenses .....		310	1,697	5,796	2,870	1,262	-81.73	-96.25
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		891	2,811	7,309	4,918	3,494	-68.30	-90.57
Income (loss) before taxes .....		76,661	135,122	268,448	607,950	601,808	-43.27	-58.85
Applicable income taxes (credit) .....		-2,541	27,142	-1,279	-4,880	5,798		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		79,202	107,980	269,727	612,830	596,010	-26.65	-60.48
Equity in undistributed income of subsidiaries .....		1,855,044	729,534	3,693,922	3,250,835	2,854,102	154.28	212.61
Bank subsidiaries .....		0	0	0	0	0		-100.00
Nonbank subsidiaries .....		397,982	414,817	2,619,923	596,543	413,297	-4.06	2973.93
Subsidiary holding companies .....		1,457,062	314,717	1,073,999	2,654,292	2,440,805	362.98	2030.05
Net income (loss) .....		1,934,246	837,514	3,963,649	3,863,665	3,450,112	130.95	143.67
<b>Memoranda</b>								
Bank net income .....		0	0	0	0	0		-100.00
Nonbank net income .....		475,482	552,817	2,895,723	864,423	600,797	-13.99	3572.53
Subsidiary holding companies' net income .....		1,457,062	314,717	1,073,999	2,654,292	2,440,805	362.98	2030.05

## Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		0	0	0	0	0	0	0	0		-100.00
Common and preferred stock .....		0	0	0	0	0	0	0	0		-100.00
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		
Other receivables .....		0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....		16,758,530	29.13	16,240,142	29.11	18,333,048	31.18	15,937,325	16,228,231	3.19	69.81
Common and preferred stock .....		16,758,530	29.13	16,240,142	29.11	18,333,048	31.18	15,937,325	8,232,484	3.19	568.32
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	7,925,900		-100.00
Other receivables .....		0	0	0	0	0	0	0	69,847		-100.00
Investment in subsidiary holding companies .....		40,701,691	70.76	39,487,999	70.77	40,397,942	68.71	37,038,648	33,705,316	3.07	52.89
Common and preferred stock .....		40,701,691	70.76	39,487,999	70.77	40,397,942	68.71	37,038,648	33,705,316	3.07	52.89
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		
Other receivables .....		0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0		
Securities .....		0	0	0	0	0	0	0	0		
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....		48,205	0.08	54,111	0.10	50,756	0.09	56,852	62,662	-10.91	-66.12
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0		
Intangible assets .....		0	0	0	0	0	0	0	0		
Other assets .....		13,978	0.02	12,107	0.02	12,617	0.02	12,192	9,394	15.45	21.19
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0		
Total assets .....		57,522,404	100.00	55,794,359	100.00	58,794,363	100.00	53,045,017	50,005,603	3.10	54.02
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0		
Securities sold (repos) .....		0	0	0	0	0	0	0	0		
Commercial paper .....		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....		0	0	0	0	0	0	0	0		
Other liabilities .....		392	0	29,873	0.05	3,178	0.01	2,908	5,893	-98.69	-25.76
Balance due to subsidiaries and related institutions .....		68	0	273	0	174	0	43	99	-75.09	-94.94
Total liabilities .....		460	0	30,146	0.05	3,352	0.01	2,951	5,992	-98.47	-75.44
Equity Capital .....		57,521,944	100	55,764,213	99.95	58,791,011	99.99	53,042,066	49,999,611	3.15	54.02
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0		
Common stock .....		30,917,895	53.75	30,917,895	55.41	30,917,895	52.59	30,917,895	30,917,895	0.00	28.77
Common surplus .....		2,619,128	4.55	2,619,128	4.69	2,619,128	4.45	2,619,128	2,619,128	0.00	0.31
Retained earnings .....		26,234,484	45.61	21,674,103	38.85	24,550,238	41.76	21,086,589	17,807,310	21.04	162.52
Accumulated other comprehensive income .....		1,300,437	2.26	2,303,087	4.13	2,453,750	4.17	168,454	-594,722	-43.54	77.80
Other equity capital components .....		-3,550,000	-6.17	-1,750,000	-3.14	-1,750,000	-2.98	-1,750,000	-750,000		
Total liabilities and equity capital .....		57,522,404	100.00	55,794,359	100.00	58,794,363	100.00	53,045,017	50,005,603	3.10	54.02
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0		-100.00
Loans and advances from nonbank subsidiaries .....		0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS .....		0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0		-100.00
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0		

## Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	6.71	12.64	7	3.05	4.33	30	7.03	7.29	44	7.42	9.68	17	7.05	10.40	16
Bank net income / Average equity investment in banks .....		12.37			4.55			7.45			10.51				11.19
Nonbank net income / Average equity investment in nonbanks .....	5.51	13.40	40	6.87	7.01	64	17.43	9.75	76	8.82	7.89	65	7.25	7.10	61
Subsidiary HCs net income / Average equity investment in sub HCs .....	7.23	11.92	25	1.65	5.62	32	2.76	7.01	25	7.44	8.55	42	7.52	8.78	37
Bank net income / Parent net income .....	0	96.24	4	0	91.35	5	0	88.16	5	0	82.22	7	0	82.56	8
Nonbank net income / Parent net income .....	24.58	3.10	95	66.01	6.35	92	73.06	3.59	95	22.37	5.93	85	17.41	3.78	87
Subsidiary holding companies' net income / Parent net income .....	75.33	67.52	40	37.58	71.95	29	27.10	68.34	25	68.70	74	38	70.75	72.48	38
<b>Leverage</b>															
Total liabilities / Equity capital .....	0	16.87	4	0.05	20.37	7	0.01	20.06	6	0.01	20.43	5	0.01	20.88	5
Total debt / Equity capital .....	0	11.60	11	0	14.50	11	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital .....	0	13.82	7	0	16.78	7	0	16.67	6	0	16.36	7	0	17.10	6
Total debt + Loans guaranteed for affiliate / Equity capital .....	0	11.69	11	0	14.81	11	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value .....	0	11.71	11	0	14.64	11	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital .....	0	11.05	11	0	13.39	12	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital .....	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital .....	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt .....	0	39.10	9	0	29.33	11	0	34.67	10	0	28.44	13	0	28.63	14
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	99.89	103.07	34	99.94	103.11	32	99.90	102.81	31	99.88	103.22	32	83.88	103.10	2
Total investment in subs / Equity capital .....	99.89	108.26	25	99.94	110.49	19	99.90	110.16	20	99.88	111.07	19	99.87	112.48	24
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-0.02	0.25	35	-0.02	0.67	32	-0.02	0.47	31	-0.02	0.36	30	-2.34	0.35	3
Equity investment in subs – equity cap / Net income-div (X) .....		0.83			3.93			1.82			1.22			1.22	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	31.92	138.64	10	43.82	143.95	12	54.61	136.59	8	122.34	177.68	31	236.68	162.34	81
Cash from ops + noncash items + op expense / Op expense + dividend .....	30.23	130.64	13	54.61	154.33	16	54.61	147.24	8	135.02	190.27	31	239.03	174.91	80
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	98.98	103.17	51	98.91	148.07	41	98.80	134.08	30	98.84	116.34	29	98.81	103.19	44
Pretax operating income + interest expense / Interest expense .....		1,479.01			2,733.67			2,016.32			1,968.54			2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....		1,667.11			1,374.36			1,539.23			1,632.83			1,369.37	
Dividends + interest from subsidiaries / Interest expense + dividends .....	31	153.06	12	55.20	169.52	16	55.16	150.43	10	122.56	210.80	24	242.18	188.90	74
Fees + other income from subsidiaries / Salary + other expenses .....	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X) .....		41.77			27.95			35.64			57.11			33.93	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	0.09	3.64	30	0.05	3.69	31	0.08	3.85	34	0.11	2.64	36	2.26	2.61	50
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....					0.21			0.05			0.10			0.04	
Nonaccrual .....					0.96			0.97			1.03			0.54	
Total .....					1.17			1.02			1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	15.10	1.79	90	16.40	2.90	85	17.03	2.66	87	20.57	5.62	82	19.86	5.50	83
Combined thrift assets (reported only by bank holding companies) .....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	3.09	0.07	94	3.32	0.07	94	3.48	0.08	94	3.75	0.19	92	3.75	0.21	93

## Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	315.65	78.46	93	231.52	73.92	92	185.37	81.10	92	81.59	57.84	73	41.95	57.26	33
Dividends declared / Net income .....	12.92	25.30	26	29.85	60.26	28	12.61	42.29	15	12.94	33.08	16	7.25	27.33	17
Net income – dividends / Average equity.....	5.84	9.64	21	2.14	1.15	52	6.14	4.14	75	6.46	6.46	49	6.54	7.33	42
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	0	139.49	9	0	166.94	10	0	132.17	7	0	178.13	9	0	157.73	9
Dividends from nonbank subsidiaries .....	31	3.97	90	55.20	3.69	94	55.16	3.41	95	53.58	7.53	92	75	7.13	91
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	31	193.08	11	55.20	205.70	17	55.16	174.85	13	53.58	260.40	9	75	215.26	7
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....		36.56			82.59			60.28			66.55			60.71	
Interest income from bank subsidiaries.....		0.11			0.58			0.36			0.54			0.52	
Management and service fees from bank subsidiaries .....		0.90			3.18			1.47			1.55			1.88	
Other income from bank subsidiaries.....		0			0.01			0			0			0	
Operating income from bank subsidiaries .....		38.35			98.26			62.88			69.36			63.43	
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	16.30	54.17	48	24.96	52.25	57	9.52	56.39	41	30.99	82.95	41	31.21	51.40	49
Interest income from nonbank subsidiaries.....	0	2.35	32	0	7.62	32	0	7.38	32	39.90	20.25	78	69.56	18.56	83
Management and service fees from nonbank subsidiaries .....	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries .....	16.30	76.16	38	24.96	78.35	42	9.52	79.84	25	70.89	150.41	37	100.77	99.33	64
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....	0	31	20	0	55.04	23	0	43.51	16	0	61.23	17	0	48.56	15
Interest income from subsidiary holding companies .....	0	5.39	22	0	15.38	26	0	8.40	23	0	6.54	25	0	3.95	26
Management and service fees from subsidiary holding companies .....	0	0.37	45	0	0.95	44	0	0.44	45	0	0.36	46	0	0.43	46
Other income from subsidiary holding companies.....	0	-0.43	52	0	2.24	44	0	0.01	45	0	0.29	44	0	0.01	48
Operating income from subsidiary holding companies .....	0	39.64	12	0	73.61	13	0	55.20	11	0	76.49	9	0	61.19	9
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	0	67.82	10	0	66.84	12	0	69.76	8	0	67.32	10	0	65.18	11
Interest income from bank subsidiaries.....	0	0.39	24	0	1.06	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries .....	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	0	81.78	4	0	81.90	4	0	82.20	4	0	78.80	4	0	74.20	5
Dividends from nonbank subsidiaries .....	99.93	2.67	97	100.05	2.05	99	100.02	1.95	99	43.71	2.65	95	30.98	2.57	94
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	56.28	1.19	95	69.05	2.32	98
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	99.93	6.48	96	100.05	6.25	97	100.02	4.70	98	99.99	7.29	98	100.02	7.64	98
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies .....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies .....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies .....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....		28.31			33.86			27.08			28.33			26.53	